

ABSTRACT

A method for restructuring the debt of a debtor who has an interest in a distressed property by a third party including the steps of comparing a present appraised value of the property to a total cost for purchasing the property from the debtor by the third party, satisfying the personal debt of debtor by the third party, and reselling the property back from the third party to the debtor based upon a present appraised value of the property, and if the present appraised value of the property exceeds the total cost to the third party by a preselected value then the third party purchases the property from the debtor, satisfies the personal debt of the debtor and resells the property back to the debtor at the present value of the property.

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